

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF GEORGIA**

In the matter of:	)	Chapter 13
	)	
Ryan P. Hester	)	Case Number 14-30294-EJC
	)	
Debtor(s)	)	

**MODIFIED CHAPTER 13 PLAN AND MOTION**  
**[General Order 2005-3 Approved Form]**

1. Debtor(s) shall pay to the Trustee the sum of **\$1,391.00** per month for the applicable commitment period of :

<u>  X  </u> 60 months: <b>or</b>	(If applicable include the following): These
<u>      </u> a minimum of 36 months. 1325 (b)(4).	plan payments change to \$ <u>      </u> monthly
	on <u>                    </u> , 20 <u>  </u> .

2. From the payments so received, the Trustee shall make disbursements as follows:

- (a) The Trustee percentage fee as set by the United States Trustee.
- (b) Attorney fee allowed pursuant to 507(a)(2) of \$ 3,000.00 to be paid in accordance with applicable General Orders of this Court.
- (c) Other 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.
- (d)        Monthly payments according to the contract on the following long-term debts. 1322(b)(5). (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim):

<u>Creditor</u>	<u>Month of First Trustee Payment</u>	<u>Initial Monthly Payment</u>
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**IN THE ALTERNATIVE:**

  X   Debtor will make post-petition payments direct to creditor according to the contract on the following long-term debts:

<u>Creditor</u>	<u>Initial Monthly Payment</u>
<b>First Laurens Bank</b>	<b>\$ 655.00 per month (beginning Aug. 2014)</b>

(e) Fully Secured Allowed Claims and Executory Contracts as set forth below:

<u>Creditor</u>	<u>Collateral</u>	<u>Estimated Claim</u>	<u>Interest Rate</u>	<u>Monthly Payment</u>
<b>Suntrust</b>	<b>Nissan Maxima</b>	<b>\$ 38,543.00</b>	<b>6.25%</b>	<b>\$ 371.00</b>

(f) Undersecured Allowed Claims. Debtor moves to value the collateral partially securing the following claims pursuant to 506 and provide payments in satisfaction of those claims set forth below:

<u>Creditor</u>	<u>Collateral</u>	<u>Valuation</u>	<u>Interest Rate</u>	<u>Monthly Payment</u>
<b>RFCU</b>	<b>Chevy Silverado</b>	<b>\$ 19,507.00</b>	<b>6.25%</b>	<b>\$ 188.00</b>
<b>Kays</b>	<b>Jewelry</b>	<b>\$ 4,789.00</b>	<b>6.25%</b>	<b>\$ 46.00</b>

(g) Cure payments on allowed prepetition arrearage claims set for below. 1322(b)(5)

Creditor

Estimated Prepetition Claim

(h) The following unsecured allowed claims are classified to be paid at 100% \_\_\_\_ with interest at \_\_\_\_%;  
\_\_\_\_ without interest.

(i) Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in 2(f) or 6, will be paid a 0 % dividend or a prorata share of \$ 0.00, whichever is greater.

3. Debtor will make 1326(a)(1) pre-confirmation lease and adequate protection payments on allowed claims of the following creditors: \_\_\_\_ Direct to the Creditor; or ☒ To the Trustee

Creditor

Adequate Protection or Lease Payment Amount

**Suntrust**

**\$ 37.00**

**RFCU**

**\$ 18.00**

**Kay**

**\$ 5.00**

4. Debtor will pay all post-petition domestic support obligations direct tot he holder of such claims identified here. 101(14A). Debtor requests Trustee to provide the statutory notice of 1302(d) to these claimants.

Creditor

Address

**Melisa Hester**

**648 Violet Hill Road  
Soperton, GA 30457**

5. Pursuant to 11 U.S.C. 522(f), debtor moves to avoid the liens of the following creditors, upon confirmation but subject to 349, with respect to the property described below:

Creditor

Property

6. The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below:

Creditor

Description of Collateral

Amount of Claim Satisfied

**Sheffield Finance**

**Polaris Ranger 4-Wheeler**

**Full Satisfaction of Debt**

**Polaris Star Card**

**Polaris Razor 4-Wheeler**

**Full Satisfaction of Debt**

7. Holders of allowed claims shall retain the liens securing said claims to the full extent provided by 1325(a)(5).

8. Other provisions: A) FILING FEE TO BE PAID IN INSTALLMENTS THROUGH CHAPTER 13  
PLAN BY CHAPTER 13 TRUSTEE

9. The amount, and secured or unsecured status, of claims disclosed in this Plan are based upon debtor's best estimate and belief. An allowed proof of claim will supercede those estimated claims. Objections to claims may be filed before or after confirmation. Debtor will increase payments in the amount necessary to fund allowed claims as this Plan proposes, after notice from the Trustee and a hearing if necessary, unless a Plan Modification is approved.

Date: September 8, 2014

/s/ RYAN P. HESTER

RYAN P. HESTER